

**A METHOD AND SYSTEM FOR PREVENTING IDENTITY THEFT IN
ELECTRONIC COMMUNICATIONS**

ABSTRACT OF THE INVENTION

5 **[0064]** Preventing identity theft in electronic communications
sequences (180) involves generating a consumer identifier
(126) for an individual (92) from a trusted service (82),
including a primary key (128), a unique identifier (130), and
a consumer-defined sequence (132). The consumer-defined
10 sequence (132) allows the individual (92) to control use of
the consumer identifier (126) by third parties, such as
business entities (112). The method and system further allows
business entities (114) to verify use of the consumer
identifier (126) by first initiating a verification process
15 (196) via a secure connection (110). Verification includes
comparing (200) the consumer identifier (126) with a pre-
determined set of database records (86, 88, and 90). If the
requesting business (108) has registered with the trusted
service (82), the invention presents a positive or negative
20 confirmation (208) to the requesting business (108) according
to the inquiry (204). Then, the invention permits confirming
(210) the requested information relating to the individual
(92) via the secure connection (98, 102, 106), conditioned
upon the requested information having previously been
25 authorized by the individual for presenting to the requesting
business (108).